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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-10931-pmm

David A Boisvert Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 1
Date Rcvd: Jan 12, 2022 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2022:

Recipi ID Recipient Name and Address

db + David A Boisvert, 2466 Ellendale Drive, Lancaster, PA 17602-1443

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$ 

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2022 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2022 at the address(es) listed

below:

Name Email Address

JOSEPH L QUINN

on behalf of Debtor David A Boisvert CourtNotices@rqplaw.com

LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ

on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

David A. Boisvert	Debtor(s)	CHAPTER 13
M&T BANK	Movant	NO. 20-10931 PMM
David A. Boisvert	Debtor(s)	
Scott F. Waterman	Trustee	11 U.S.C. Section 362

#### STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$4,869.25, which breaks down as follows:

Post-Petition Payments:

September 2021 through November 2021 at

\$1,570.45/month

December 2021 at \$1,577.88/month

Suspense Balance:

(\$1,419.98)

**Total Post-Petition Arrears** 

\$4,869.25

- 2. The Debtor(s) shall cure said arrearages in the following manner:
- a) Within seven (7) days of the filing of this Stipulation, Debtor(s) shall tender a down payment of \$1,570.45.
- b) Beginning January 1, 2022 and continuing through June 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$1,577.88 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of \$549.80 towards the arrearages on or before the last day of each month.
- Maintenance of current monthly mortgage payments to the Movant thereafter.
- Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

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- In the event the payments under Section 2 above are not tendered pursuant to the 4. terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
  - 5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
- 6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- The provisions of this stipulation do not constitute a waiver by the Movant of its 8. right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
  - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 29, 2021

/s/Rebecca A. Solarz, Esq. Rebecca A. Solarz, Esq. Attorney for Movant

Joseph L. Quinn, Esq. Attorney for Debtor(s)

Date: 12/1/2021

Date: 12/23/21

Scott F. Waterman, Esq. Chapter 13 Trustee

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Approved by the Court this 12th day of January 2022 , 2021. However, the court retains discretion regarding entry of any further order.

Bankruptcy Judge

Patricia M. Mayer Esq.

Patricia M. Mayer